

IN THE UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

FILED

SEP 24 2014

U. S. DISTRICT COURT  
EASTERN DISTRICT OF MO  
ST. LOUIS

UNITED STATES OF AMERICA,

Plaintiff,

vs.

TISCHA DWIGGINS,

Defendant.

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) NO.  
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**4:14CR00301 RLW/DDN**

**INDICTMENT**

The Grand Jury charges:

**COUNT ONE**  
**(BANK FRAUD)**

**A. INTRODUCTION**

At all times relevant to the Indictment:

1. Bank of America (hereinafter referred to as "BOA") was a financial institution with its deposits insured by the Federal Deposit Insurance Corporation, with several branch locations in the St. Louis, Missouri area.

2. "M.K." had a BOA Money Market Savings Account number Account Number \*\*\*\*\*3473 and a BOA Checking Account Number \*\*\*\*\*3001. M.K. had sole signature authority on the accounts.

3. "M.K." was an 87 year-old widow with no children. For a period of time, M.K. lived in an apartment next door to the mother of defendant **TISCHA DWIGGINS**. M.K. and defendant **TISCHA DWIGGINS** became acquainted during that time. In April, 2013, M.K.

suffered injuries after a bad fall, was hospitalized, and ultimately moved to a rehabilitation and assisted living facility located in Florissant, Missouri.

4. After M.K.'s admission to the hospital, defendant **TISCHA DWIGGINS** volunteered to handle the logistics of paying M.K.'s bills. M.K. accepted defendant **TISCHA DWIGGINS'** offer. The initial arrangement between M.K. and defendant **TISCHA DWIGGINS** was that M.K. would sign a blank check and give it to defendant **TISCHA DWIGGINS** who would then fill in the amount owed and the business to which it was owed and deliver the payment.

5. "J.A.", a long-time family attorney for M.K., became aware that M.K. had agreed to allow defendant **TISCHA DWIGGINS** to help her with paying her bills. J.A. became suspicious of **TISCHA DWIGGINS'** intentions when a large amount of M.K.'s money was discovered missing from M.K.'s bank accounts.

B. SCHEME TO DEFRAUD

6. Beginning on or about April 1, 2013, and continuing through September 30, 2013, both dates being approximate and inclusive, in the Eastern District of Missouri and elsewhere, defendant,

**TISCHA DWIGGINS,**

devised, intended to devise, and knowingly participated in a scheme to defraud and obtain money, funds, assets, and other property owned by or under the custody or control of Bank of America, a financial institution with its deposits insured by the Federal Deposit Insurance Corporation, by means of materially false and fraudulent pretenses, representations, and promises.

7. It was a part of the scheme that beginning in about April 2013, defendant **TISCHA DWIGGINS** falsely and fraudulently wrote the following checks in the amount of \$55,279.54 to herself from the following two of M.K.'s BOA bank accounts, cashed them, and used this money for her own personal use without the knowledge or authority of M.K:

**Account Number \*\*\*\*\*3473**

<u>Date</u>	<u>Check Number</u>	<u>Amount</u>
4/30/2013	1011	\$10,000.00
5/1/2013	1012	\$2,500.00
8/1/2013	1021	\$4,000.00
9/5/2013	1024	\$5,000.00
9/10/2013	1026	\$4,000.00
7/1/2013	1020	\$8,500.00

**Account Number \*\*\*\*\*3001**

5/24/2013	650	\$3,000.00
5/28/2013	651	\$2,779.54
5/30/2013	655	\$2,500.00
6/6/2013	657	\$2,000.00
6/20/2013	658	\$1,000.00
7/18/2013	666	\$6,000.00
7/23/2013	668	\$4,000.00

8. It was a further part of the scheme that defendant **TISCHA DWIGGINS** executed and forged the signature of M.K. on one or more checks belonging to M.K. in order to cash them.

9. It was further part of the scheme that on or about June 12, 2013, defendant **TISCHA DWIGGINS** falsely and fraudulently paid **DWIGGINS'** Discover Card bill over the phone using M.K.'s BOA Account Number \*\*\*\*\*3473. At defendant **TISCHA DWIGGINS'** direction, BOA initiated a wire transfer payment of \$8,795.00 to Discover.

10. It was a further part of the scheme that on or about July 24, 2013, defendant **TISCHA DWIGGINS** falsely and fraudulently submitted a change of address notification to BOA via the United States Mail directing BOA to change the mailing address on M.K.'s account \*\*\*\*\*3473 to defendant **TISCHA DWIGGINS'** residence in West Alton, Missouri.

11. In or about September 2013, J.A. became suspicious of defendant **TISCHA DWIGGINS** and requested that defendant **TISCHA DWIGGINS** give him all of M.K.'s financial records. As a further part of the scheme, and in order to conceal the scheme, defendant **TISCHA DWIGGINS** falsely and fraudulently provided J.A. with altered check registers for M.K.'s accounts. Defendant **TISCHA DWIGGINS** stripped all of the check register information from one account and started a new check register for the other with only one check written into it which was to M.K.'s assisted living facility. Defendant **TISCHA DWIGGINS** did not provide J.A. with any other materials. Defendant **TISCHA DWIGGINS** provided these altered documents to J.A. and withheld other financial records in order to further and conceal her scheme.

All in violation of Title 18, United States Code, Sections 1344 and 2.

**COUNT TWO**  
**(AGGRAVATED IDENTITY THEFT)**

12. The grand jury reincorporates by reference as if fully stated herein paragraphs 1-11 of this Indictment.

13. On or about May 1, 2013, in the Eastern District of Missouri, the defendant,  
**TISCHA DWIGGINS,**  
did knowingly possess, transfer, and use, without lawful authority, a means of identification of another person, to wit, the name, of M.K., to execute check number 1012 in the amount of

\$2,500.00, during and in relation to the commission of the felony offense of bank fraud, in violation of Title 18, United States Code, Section 1344.

In violation of Title 18, United States Code, Sections 1028A and 2.

**COUNT THREE**  
**(MAIL FRAUD)**

14. The grand jury reincorporates by reference as if fully stated herein paragraphs 1-11 of this Indictment.

15. On or about July 24, 2013, within the Eastern District of Missouri and elsewhere, the defendant,

**TISCHA DWIGGINS,**

for the purpose of executing and attempting to execute the above-described scheme to defraud, and to obtain money and in attempting to do so, knowingly caused to be delivered by the United States Postal Service, according to the directions thereon, a false and fraudulent change of address notification for M.K. to Bank of America.

In violation of Title 18, United States Code, Sections 1341 and 2.

RICHARD G. CALLAHAN  
United States Attorney

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JENNIFER J. ROY, #47203MO  
Assistant United States Attorney